

Information to identify the case:

Debtor 1	<u>Suzanne T. Harmer</u>	Social Security number or ITIN	xxx-xx-5636
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-14280-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Suzanne T. Harmer

8/9/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Suzanne T. Harmer
 Debtor

Case No. 15-14280-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db	+Suzanne T. Harmer, 224 Admiral Ave., Beachwood, NJ 08722-2806
cr	+Green Tree Servicing LLC, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
515379244	+1st Finl Invstmnt Fund, 3091 Governors Lake Dr, Peachtree Corners, GA 30071-1135
515379245	+Aspen Coll, Pob 10689, Brooksville, FL 34603-0689
515379246	+Beachwood Sewerage Authority, 1133 Beach Ave., Beachwood, NJ 08722-2299
515379247	+Borough Of Beachwood Water Department, 1600 Pinewald Road, Beachwood, NJ 08722-3007
515379248	+Comcast Cable Communications, C/O Eastern Account System Of Conn., Inc, PO Box 387, Newtown, CT 06470
515379255	+JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771 (address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309-3687)
515379256	Jersey Central Power & Light, P.O. Box 367, Holmdel, NJ 07733-0367
515379258	+Profess Acct, 633 W Wisconsin Av, Milwaukee, WI 53203-1918
515379260	+Toms River Anesthesia, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2019 01:15:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515379249	+E-mail/Text: e.salmons@doveroilcompany.com Aug 10 2019 01:15:56 Dover Oil Company, 239 Dover Road, Toms River, NJ 08757-5142
515379251	+E-mail/Text: nculp@firstffcu.com Aug 10 2019 01:16:44 First Financial Fed Cu, 1372 Route 9, Toms River, NJ 08755-4038
515379252	EDI: RMSC.COM Aug 10 2019 04:43:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
515438339	E-mail/Text: bankruptcy.bnc@ditech.com Aug 10 2019 01:15:16 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
515379253	+E-mail/Text: bkynotice@harvardcollect.com Aug 10 2019 01:17:02 Harvard Collection, 4839 N Elton, Chicago, IL 60630-2589
515379254	+EDI: IIC9.COM Aug 10 2019 04:43:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
515379257	+EDI: MID8.COM Aug 10 2019 04:43:00 Midland Fund, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
515429080	EDI: Q3G.COM Aug 10 2019 04:43:00 Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
515379259	+E-mail/Text: bankruptcy@senexco.com Aug 10 2019 01:13:49 Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268
515430924	+E-mail/Text: bankruptcy@senexco.com Aug 10 2019 01:13:49 Senex Services Corp, 3333 Founders Rd, 2nd Floor, Indianapolis, IN 46268

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515379250	###+Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
515424272	###+Jersey Central Power & Light, 331 Newman Springs Rd, Bldg 3, Red Bank, NJ 07701-6771
TOTALS: 0, * 0, ## 2	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Aug 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Green Tree Servicing LLC cmecf@sternlav.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert Manchel on behalf of Debtor Suzanne T. Harmer manchellaw@yahoo.com

TOTAL: 7